

BUSINESS PLAN

INCOME GENERATING ACTIVITY – Cutting and Tailoring
by
ANG DURGA BALU SE- Self Help Group



SHG/CIG Name	::	ANG DURGA BALU SE
VFDS Name	::	Nanspoo Chhonda
Range	::	Nichar
Division	::	Kinnaur

Prepared under:



Project for Improvement of Himachal Pradesh Forest Ecosystems
Management & Livelihoods (JICA Assisted)

Table of Contents

Sl. No.	Particulars	Page/s
1	Description of SHG/CIG	3
2	Beneficiaries Detail	4
3	Geographical details of the Village	5
4	Executive Summary	5
5	Description of product related to Income Generating Activity	5
6	Description Production Processes	5-6
7	Description of Sale & Marketing	6
8	Risk Analysis	6
9	Description of Management among members	6
10	Description of Economics	7
11	Analysis of Income and Expenditure	8
12	Fund Requirement	8
13	Sources of Fund	8
14	Trainings/capacity building/ skill up gradation	9
15	Bank Loan Repayment	9
16	Monitoring Method	9
17	Remarks	9
18	Group Members photo	9

1. Description of SHG/CIG

2.1	SHG/CIG Name	::	ANGDURGA BALU SE
2.2	VFDS	::	Nanspoo Chhonda
2.3	Range	::	Nichar
2.4	Division	::	Kinnaur
2.5	Village	::	Chhonda
2.6	Block	::	Tranda
2.7	District	::	Kinnaur
2.8	Total No. of Members in SHG	::	- 15 Females
2.9	Date of formation	::	08-07-2022
2.10	Bank a/c No.	::	1493000100084703
2.11	Bank Details	::	Panjab National Bank Nigulsari
2.12	SHG/CIG Monthly Saving	::	50/- (held to meeting to be every 5 th day of month)
2.13	Total saving		
2.14	Total inter-loaning		
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

2. Beneficiaries Detail:

Sr.No	Name	W/O	Age	Edu.	Category.	Cont. No	Designation	Occupation
1	Smt.Dev Bagti	Sh. Vidhya Sagar	47	5 th	ST	7807146095	Pradhan	Agriculturist
2.	Smt. Gur Bagti	Sh.Hira Prakash	35	12th	ST	9816285643	Secretary	Agriculturist
3.	Smt. Seeta Devi	Lt.Bansi Lal	73	Nil	ST	nil	Member	Agriculturist
4.	Smt. Dev Pati	Sh. Sangya Ram	66	Nil	ST	8894950062	Member	Agriculturist
5.	Smt. Kanta Devi	Sh. Mahender Singh	46	5th	ST	6230322469	Member	Agriculturist
6.	Smt. Shevta	W/O Jitender Singh	27	M A	ST	7018846860	Member	Agriculturist
7.	Smt. Prabha Kumari	W/O Rajesh Kumar	51	10th	ST	7018855017	Member	Agriculturist
8.	Smt. Ratni Devi	W/O Thakur Singh	52	Nil	ST	8894935340	Member	Agriculturist
9	Smt.Radha Devi	W/O Sh. Jai Prakesh	41	12th	ST	9816700331	Member	Agriculturist
10	Smt. Paravati Devi	W/O Sh. Lakhn Pal	41	10th	ST	9459617616	Member	Agriculturist
11	Smt. Palmo Devi	W/O Sh. Gopi Chand	75	Nil	ST	9805768866	Member	Agriculturist
12	Smt.GurDassi	W/O sh. Inder Singh	54	Nil	ST	8091372870	Member	Agriculturist
13	LobjangPati	Lt.Kbul Chand	65	Nil	ST	8894946696	Member	Agriculturist
14	Manisha	D/o Kumar Singh	22	B.A	ST	8627027577	Member	Agriculturist

15	Chhering Dolma	Lt. Roshan Lal	56	Nil	ST	8628852981	Member	Agriculturist
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3. Geographical details of the Village

3.1	Distance from the District HQ	::	68Km
3.2	Distance from the Range Office	::	25 Km
3.3	Distance from Main Road	::	Approx. 5 Km
3.4	Name of local market & distance	::	RecongPeo-68 Km, BhabaNagar-17 Km, Jeori-23 Km & Rampur- 48 Km
3.5	Name of main market & distance	::	RecongPeo-68 Km & Rampur-48 Km
3.6	Name of main cities & distance	::	RecongPeo-68 Km & Rampur-48 Km
3.7	Name of places/locations where product will be sold/ marketed	::	Recong Peo, Tranda, Nigulsari, Bhaba Nagar, Jeori& Rampur

4. Executive Summary

Cutting and Tailoring is common in the VFDS Area, and the Local People has to travel about 50-60 Km for better stitching of ladies and gents' clothes. Cutting and Tailoring is income generation activity and has been selected by Ang Durga Baluse Self Help Group. This IGA will be carried out by all ladies of this SHG initially. Different types of suits and kinnauri topi and waist coat will be stitched by this group initially. This activity is being already done by some ladies of this group. Group members will work with less machines initially and as group members' skill/ efficiency improve then group will purchase more machines. This business activity will be carried out whole year by group members. Suits and Kinnauri Topi and waist coat will be stitched as per order by consumer and cloth and other material will be provided by consumer or depends on order.

5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Stitched Suit, waist coat & Traditional Dresses
2	Method of product identification	::	This activity is being already done by some SHG ladies and it has been decided by the group members.
3	Consent of SHG/ CIG / cluster members	::	Yes

6. Description of Production Planning

6.1	Time taken	::	1suit takesaround 3-4 hours to complete
6.2	Number of ladies involved	::	All ladies.
6.3	Source of raw materials	::	Local market/ Main market
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected stitched suits per day	::	5 suits initially

7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Villages covered – Bhaba Nagar, ReckongPeo, Rampur,Nigulsari, Jeoriand Jhakri.
7.2	Stitching work demand	::	Throughout the year and high demand at the time of festive and marriage occasions.
7.3	Process of identification of market	::	Group members will contact nearby villagers/households/institutions.
7.4	Marketing Strategy		SHG members will directly take orders (individual levels/ group level) fromnearby villagers/households/institutions.

8. Risk Analysis

- Skill based
- Demand driven
- Highly competitive market

9. Description of Management among members

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- Some group members will involve in Pre-Production process (i.e.- procuring of raw material etc.)
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.

10. Description of Economics:

A. CAPITAL COST					
Sr.No	Particulars	Quantity	Unit Price	Total	Amount (Rs.)
1	Sewing Machine	15	6000		90,000
2	Interlock Machine	4	6000		24000
3	Tailor Scissor	15	400		6000
4	Tailoring Ruler Set	15	600		9000
5	Sewing Tailor Tap	15	100		1500
6	Iron Press	5	500		2500
7	Almirah	5	LS		6000
8	Hanger	3 set	400		1200
9	Chairs, Table etc	Approx.	LS		8000
Total Capital Cost (A) =					1,48,200

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Sewing threads	Reels/Suits/month	250	10	2500
2	Other finishing materials (bookerm, neck etc)	Suits/month	LS	LS	6000
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair)	Month			1500
	Waist coat		30	1200	36000
Total Recurring Cost (B)					47500

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	47500
2	10% depreciation annually on capital cost	1050
	Total	48550

D. Stitched Suit price (per suit)					
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Simple suit	1	1	250-300	
2	Other (Plazo, lining etc)	1	1	300-350	
3	Waist coat	1	1	1500—2000	

11. Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	1050
2	Total Recurring Cost	47500
3	Total Stitched Suit per month 200 (approx. quantity)	-
4	Selling Price of Stitched Suit (per suit)	250
	Waist coat=30Nos@1500	45000
5	Income generation (200*250)	50000
	Total income generation	95000
6	Net profit (95000-47500)	47500
7	Distribution of net profit	<ul style="list-style-type: none"> Profit will be distributed equally among members monthly/yearly basis. Profit will be used for further investment in IGA

12. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	1,48,200	1,11,150	37,050
2	Total Recurring Cost	47500	0	47500
3	Trainings	80000 (2 Training)	80000	0
	Total	2,75,700	1,91,150	84,550

Note-

- **Capital Cost** - 75% of capital cost to be covered under the Project
- **Recurring Cost** - To be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** - To be borne by the Project

13. Sources of fund:

Project support;	<ul style="list-style-type: none"> 75% of capital cost will be utilized for purchase of machines. Upto Rs 1 lakh will be parked in the SHG bank account. Trainings/capacity building/ skill up-gradation cost. 	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
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SHG contribution	<ul style="list-style-type: none"> • 25% of capital cost to be borne by SHG. • Recurring cost to be borne by SHG 	
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14. Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project.

Following are some trainings/capacity building/ skill up-gradations proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

15. Loan Repayment Schedule-

If the loan is availed from bank, it will be in the form of cash credit limit and for CCL there is not repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

16. Monitoring Method –

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action if need be to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action if need be to ensure operation of the unit as per projection.

17. Remarks

Group members Photos-



Rattni Devi



Kanta Devi



Dev Bgagti



Radha Devi



Shweta



Dev Pati



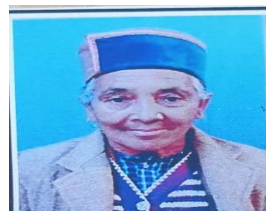
Prabha Devi



Gur Bhagti



Seeta Devi



Lobzang Pati



Palmo Devi



Manisha Devi



Parwati Devi



Chering Dolma

समूह का सहमती पत्र

आज दिनांक 8-7-2022 अड्डा दुर्गा बालुसे स्वयं सहायता समूह वनस्पति में बैठक हुई यह बैठक प्रधान भगती देव भगती के अध्यक्षता में हुई। आज बैठक में यह निर्णय लिया कि जायका वन विभाग की तरफ से जो धन राशि मिलेगी। उसका उपयोग सिलाई सीखने के लिए किया जाएगा। जिसके लिए सभी सदस्यों की सहमती प्रकट की और इस बैठक में सभी सदस्यों ने भाग लिया।

देव भगती
प्रधान
समूह आड दुर्गा बालुसे स्वयं सहायता
समूह छोण्डा तं० निचार
जिला किन्नौर हि० प्र०

सचिव
प्रधान
आड दुर्गा बालुसे स्वयं सहायता
समूह छोण्डा तं० निचार
जिला किन्नौर हि० प्र०

Project for Improvement of Himachal Pradesh Forest Ecosystems Management and Livelihoods

Memorandum of Understanding

Between

The Narasim Chhanda Village Forest Development Society/ BMC Sub Committee

And

The Forest Department (represented by DFO Kinnaur for Participatory Forest Management.

Whereas

The Narasim Chhanda Village Forest Development Society/ BMC Sub-Committee (hereinafter called "Society") has been constituted as per procedure described in the HP PFM Regulations notified by Govt. of HP vide No. FFE-C (9) 1/2001 dated 23.8.2001 and vide No.FFE-B-F (5) 5/2016- Pam III dated 19.11.2018, by the Villagers of Chhanda village Forest Development Society/ BMC Sub-Committee in district Kinnaur and Forest Division Kinnaur, Himachal Pradesh and has an elected Executive Committee (hereinafter called "EC"),

as part of the Japan International cooperation Agency (JICA) supported "Project For Improvement of Himachal Pradesh Forest Ecosystems Management and livelihoods" (hereinafter called "Project") the Micro plan (Forest Ecosystems Management Plan & Community Development & Livelihood Improvement Plan) for Forest Management and Community Development (hereinafter called "Plan") for Forest protection, rehabilitation and management of the specified forest areas has been jointly prepared by the Society and the Forest Division

the Plan contains details of program for conservation, management and development of forest areas, Biodiversity conservation, Livelihood improvement works and also the description of equitable distribution of usufructs obtained from allocated forest areas and public resources of the ward/village;

the Plan has been approved by the Officer in Charge of the Forest Division (here- in after called "Forest Officer") on behalf of Government of Himachal Pradesh;

Now here with

The Kinnaur Forest Division and the Society have mutually agreed on this MoU, and consequently. This MoU is executed with the following articles;

1. Purpose of the Memorandum of Understanding

This Memorandum of Understanding (hereinafter called "MoU" details the responsibilities of the Society regarding management and protection of forest areas) and village(s) resource development, in the manner specified in the Plan and for equitable distribution of benefits amongst its members. It further details payments and support to be provided by the project and the associated conditions.

2 Responsibilities of the Society

- 2.1 With regard to its Constitution, working, powers, duties and benefits, the Society agrees to act in accordance with the HP Government Notification No. FFE-B-F (9) 1/2001 dated 23.8.2001 and vide No.FFE-B-F (5) 5/2016- Part- III dated 19.11.2018, and other relevant Government orders and instructions.
- 2.2 The Society agrees to provide all necessary assistance to the Forest Officer in selection of forest area(s) to be allotted to it for forest management and development so that there is no dispute regarding areas of common use of nearby villages.
- 2.3. The Society agrees to prepare and submit general house approved, quarterly physical & financial plans with budget requirements to FTU concerned for releasing funds after Plan's approval from PMU.
- 2.4. The Society agrees to identify Community Development Activities (CDAs) in conformity with the CDA guidelines, decide on these through a consultative process and implement them according to the relevant standards as applicable.
- 2.5. The Society agrees to carry out works laid out in the Plan for the forest area (such as planting, fencing, maintenance and protection) and in doing so, follow the principles of management of forest and wildlife specified therein, also taking into account the guidelines of the Government, prevalent legal provisions and technical principles. The Society will ensure that no existing acts/rules of forest/wildlife management are being violated.
- 2.6. The Society agrees to contribute membership fee through its members/user groups. The amount with interest will be available to VFDS/BMC (Sub-Committee) after project closure and can be used by VFDS/BMC (Sub-Committee) consensus. The amount deposition to be done within six months.
- 2.7. The Society agrees, after completion of the related works, to protect the forest area from fire, illicit grazing, illicit felling, and illicit transport. Illicit mining, encroachments and poaching and shall help the forest department in this regard.
- 2.8. The Society agrees to pass the information regarding person(s) engaged in banning the wild animals and forests or those engaged in illegal activities on to the Forest Department. The Society agrees to help forest employees in apprehending such person(s) and provide all possible assistance in protecting any seized produce etc.
- 2.9 The Society agrees to rectify any shortcomings found during review of its works by the Forest Officer/monitoring agency.
- 2.10 The Society agrees to keep accounts of income and expenditure of the funds from various sources and also to get regular annual audits done by the agency assigned by the Forest Officer.
- 2.11. The Society agrees to maintain the records specified by the project regularly and in prescribed formats.
- 2.12. The Society agrees that the distribution of products and services generated as a result of implementation of the Plan among its members/User Groups is done in an equitable manner. If the Forest Officer points out any mismanagement or irregularity in the equitable distribution of such products and services, then the

- ☛ Society agrees to implement the necessary corrections/improvements suggested by the Forest Officer.
- 2.13. Society agrees to ensure that there will be no miss utilization of funds provided by Forest Department for implementing project activities.
- 2.14. Society will open two accounts of VFDS/BMC (Sub-Committee), One for FEMP implementation (FE Account) and second one as; revolving fund under Livelihood activities (CD&LI Account).
- 2.15 The funds and maintenance of account would be in accordance with Para-36 to 43 of the Bye-laws notified by Govt. on dated 19-11-2018 for VFDS under the Project.
- 3. Responsibilities of the Forest Department**
- 3.1. The Forest Department will provide to the Society the related input materials required to carry out the works specified in the Plan, such as saplings, fencing materials, etc. in a timely manner.
- 3.2. The Forest Department will provide the payments specified in the Plan to the Society for implementation of works carried out in the forest area on the basis of the Plan in a timely manner. The Society to prepare and submit general house approved, six monthly physical & financial plans with budget requirements to DMU through FTU concerned for release of funds. DMU to release the fund to the VFDS/BMC (Sub-Committee)
- 3.3. Funds from other department's schemes as the Panchayat may be able to garner/ converge, may also be used for activities that help meet the project's objectives.
- 3.4. The Forest Department shall provide the necessary advice and guidance to the Society for implementation of works carried out in the forest area on the basis of the Plan.
- 3.5 The Forest Department shall NOT be responsible for any loss in any of the works related to implementation of the Plan and no claim of any sort can be presented against Forest Department.
- 3.6 Forest Department will take legal action against any mis appropriation of fund by VFDS/BMC (Sub-Committee).
- 4. Support by the Project**
- 4.1. The Project will provide funds for Community Development & Livelihood activities (CDAs) identified by the Society and in conformity with the CD&LIP guidelines, which will be implemented by the Society.
- 4.2. The Project will provide to the Society if required the related input/materials required to carry out the works specified in the Plan, such as saplings, fencing materials, etc. in the required qualities and quantities.
- 4.3. ~~The Project will provide to the Society the payments specified in the Plan for implementation of works carried out in the PFM area on the basis of the Plan.~~
- 4.4. The Project will provide to the Society members training and other capacity building measures, as well as support for income generating activities as specified in the Plan.

- 4.5. The funds earmarked for Plantations, soil and water conservation. Biodiversity conservation etc. will be credited into the VFDS/BMC (Sub-Committee) bank account according to six-month plan requirement (prepared from Micro plan) of VFDS/BMC (Sub-Committee). In addition, VFDS/BMC (Sub-Committee) to open an account for Livelihoods activity.
- 4.6. Payment and receipt of project funds will be strictly by means of cheques online payment/RTGS etc. or bank transfers to the account of the Society. Society will further distribute fund similarly.
- 5. Rights and Benefit Sharing**
- 5.1. The Rights of right holders as admitted in the Forest Settlement will remain unaffected due to constitution of the Society and will continue to be exercised as heretofore.
- 5.2. The Benefits which Society members and their user groups will be entitled to after closure of plots / patches in the forest for various project interventions are as follows:
- i) to collect the yield such as fallen twigs, branches, lopping, grass, bamboos, fruits, flowers, seeds, leaf fodder and non-timber forest products free of cost through individual or collective arrangements as decided by the Society;
 - ii) to the sale proceeds of all intermediate harvest, subject to protection of forest and plantations for at least 3 years from the date of agreement;
 - iii) to organize and promote vocational activities related to forest produce and land; and other activities such as promotion of self-help groups which may provide direct benefits, including micro-lending to women. None of the activities so promoted shall affect the legal status of the forest land;
 - iv) recorded rights over the forest shall not be affected by these benefits;
 - v) after 5 years, the Society may expand the area, on the basis of a fresh agreement deed, by inclusion of adjoining or nearby areas;
 - vi) to utilize at least 40 percent of the sale proceeds on forest regeneration activities including soil and water conservation.
- 5.3. The Society will be entitled to their share of payments from intermediate and final felling, whenever they take place in this forest, as laid out in the PFM Regulations of HP, 2001.
- 6. Monitoring & Evaluation**
- 6.1. Monitoring and Evaluation of project activities will be done at different levels, including by the EC, a participatory monitoring committee and an independent third party apart from Project authorities.
- 6.2. The EC of VFDS/BMC (Sub-Committee) or any of its members will monitor progress and quality of work during execution of various works. The Member Secretary will record the date, places and names of EC members who checked the work(s) and whether works were satisfactory and any instructions given.

- 6.3. A participatory monitoring committee made up of members of the Society, a member from the Panchayat as well as a representative from the Forest Department (e.g. Deputy RO) will on quarterly basis review objectives, inputs and work progress and report to the whole Society. Their reports will then be sent to the Forest Officer for further action.
- 6.4. Where Society groups have carried out or are responsible for activities like social fencing, fire prevention, plantations or maintenance of plantations, annual monitoring will be carried out by Project-approved monitors (Third Party) and the results of this monitoring linked to release of payments, a) for social fencing in lieu of barbed wire fencing, b) for fire prevention as specified in the Plan and c) for survival in forest plantations as given in the agreed to norms for that activity.
- 6.5. Settlement of Disputes: Settlement of disputes and conflict resolution will be governed as laid out under para 47, 48 and 49 of the Bye Laws notified by GoHP.

Memorandum of Understanding


We are aware that the benefits mentioned in this agreement shall be available to the Society only when it discharges its duties, responsibilities and works in a satisfactory manner and this is certified by the Forest Officer every year. However, if the Forest Officer fails to fulfill conditions mentioned in Para 3 and 4 of this agreement and this is a cause for the Committee not able to discharge its responsibilities and works, and then it will be kept in mind while evaluating the works of the Committee every year.

I Radesh Kumar....., President, Namspur Chandi..... Joint VFDS/BMC

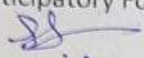
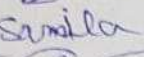
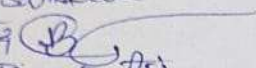
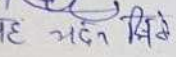
(Sub-committee), declare on behalf of the Society, that I am committee to follow all the conditions mentioned in this MOU and am signing this memo after reading/understanding all conditions mentioned herein, literally and in their original meaning.

(Name and Signature of the President)
On behalf of VFDS/BMC (Sub-committee)

नमस्को - जिला
जिला किन्नोर (हि.प्र.)


Divisional Forest Officer
Kinnaur Forest Officer
On behalf of HPFD)

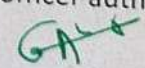
Witness: Village Forest Development Society /BMC (Sub-committee) and the Forest Department for Participatory Forest Management.

1. रावत देव 
2. सुनील Samila 
3. 
4. भजन सिंह 

1. MANJAM DHARAK, (Position) undertake, on behalf of Kinnaur Division Forest Department to implement all duties responsibilities of the Forest Department mentioned in this memorandum.


Range Forest Officer
Nihar Range
Range Forest Officer
Nihar Forest Range
Distt. Kinnaur (H.P.)


(Name and Signature of the Divisional Forest Officer or other officer authorized by him) On behalf of Kinnaur Forest Department.

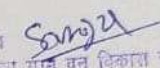

Kinnaur Forest Division
At R/Peo

Business Plan Approval by VFDS & DMU


Ang Durga Baluse Self help group will undertake the Cutting tailoring
As livelihood generation activity under the project for improvement of Himachal Pradesh
Forest Ecosystems & management & livelihood (JICA Assisted). In this regard business plan
of amount (Rs.) 1,48,200 has been submitted by this group on dated -----
----- and this business plan has been approved by Nansoo Chhanda VFDS. Business
Plan with SHG resolutions being submitted to DMU through FTU for further action, please.

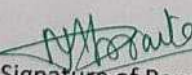
Thankyou


सचिव
जासकन ग्राम वन विकास सोसाइटी
ननसू-छण्डा, तहसील निवार
जिला किन्नौर (हि.प्र.)
Signature of VFDS Pradhan


सचिव
जासकन ग्राम वन विकास सोसाइटी
ननसू-छण्डा, तहसील निवार
जिला किन्नौर (हि.प्र.)
Signature of VFDS Secretary

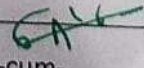

Signature of Forest Guard


Block Forest Officer
Forest Block, Chanda
Signature of Block forest officer


Signature of Range Forest officer

Range Forest Officer
Nihar Forest Range
Distt. Kinnaur (H.P.)

Approved


DMU -cum-
Deputy conservator forests,
Kinnaur Division at R/Peo

Resolution-cum-group consensus form

It is decided in the General House meeting of the Self Help Group Amg. Durga Bala held on
.....at Nansari Chhanda that our self help group will undertake the
Cutting timber livelihood income generation activity under the project for
improvement of Himachal Pradesh.

Forest Ecosystem Management & Livelihoods. (JICA Assisted.)

देव शर्मा
Signature of Group Pradhan
समूह छीण्डा त० निवार
जिला किन्नौर हि० प्र०

Prasad
प्रधान
आड दुर्गा बालुसे स्वयं सहायता
समूह छीण्डा त० निवार
जिला किन्नौर हि० प्र०
Signature of Group Secretary